

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Joel R. Spivack, Esquire JS1654
Law Office of Joel R. Spivack
1820 Chapel Avenue West, Suite 195
Cherry Hill, NJ 08002
(856) 488-1200
Counsel for Debtor

In Re:
Rudy and Tamie Hobbs

Case No.: 18-10165-JNP
Judge: JNP
Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (choose one):

1. ☒ Motion for Relief from the Automatic Stay filed by Ocwen Loan Servicing, creditor,

A hearing has been scheduled for November 20, 2018, at 10:00am.

☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

☐ Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one):

☐ Payments have been made in the amount of \$ _____, but have not been accounted for. Documentation in support is attached.

☒ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):
Working with lender on Loan Modification Application

☒ Other (**explain your answer**):
I request a 6-month cure and loan modification

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 11/15/2018

/s/ Rudy Hobbs III
Debtor's Signature

Date: 11/15/2018

/s/ Tamie Hobbs
Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.